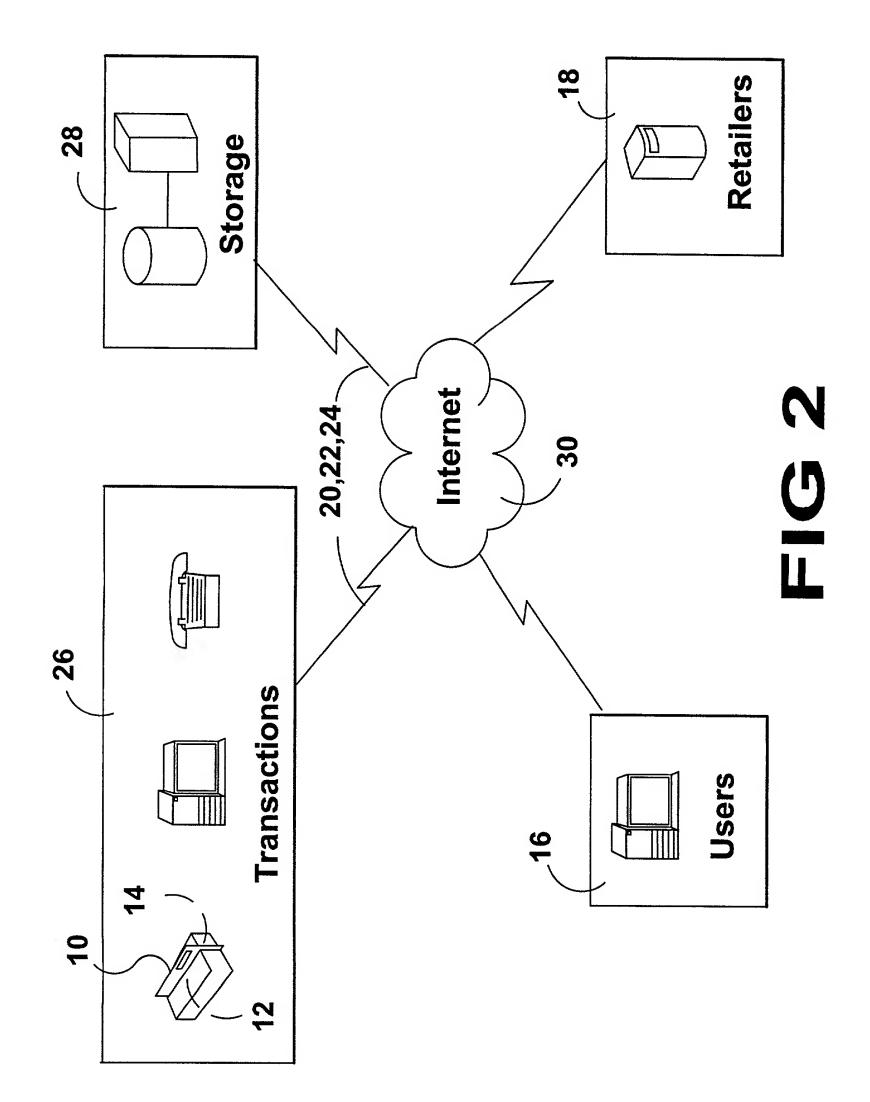
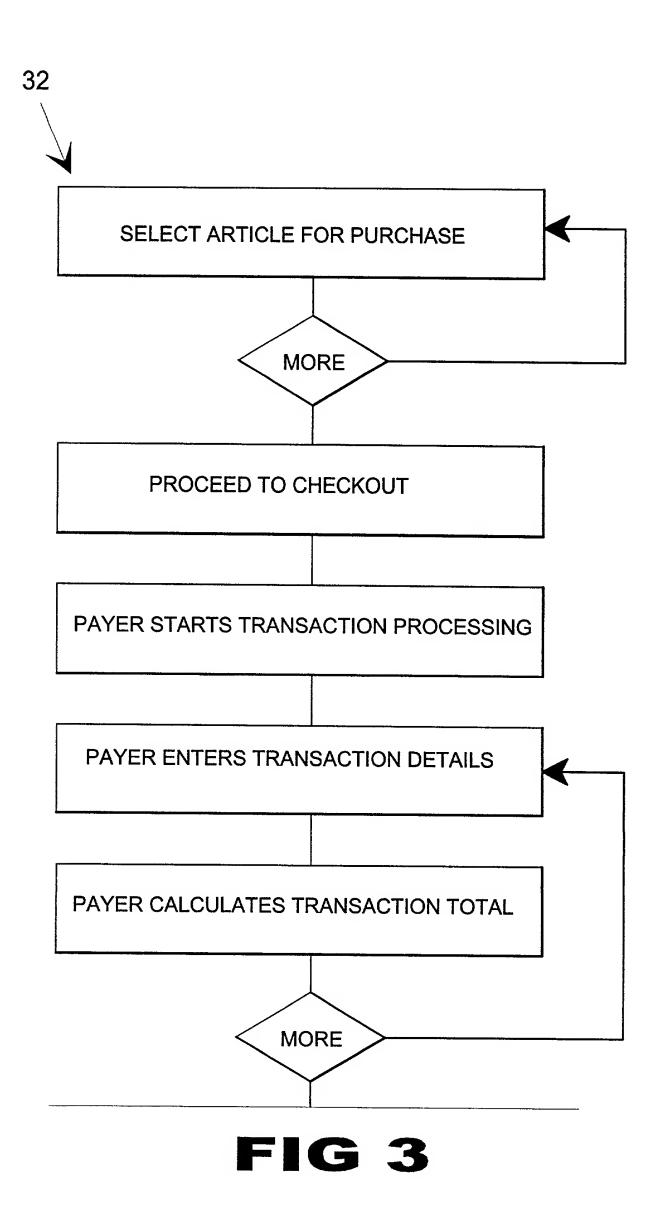


FIG 1





CARD ACCOUNT HOLDER PROVIDES PAYMENT PAYMENT METHOD RECORDED RECEIPT CARD ACCOUNT NUMBER PROVIDED TRANSACTION DESIGNATED TO RECEIPT **CARD ACCOUNT** COMMUNICATIONS LINK ESTABLISHED WITH RECEIPT CARD COMPANY TRANSACTION DETAILS TRANSMITTED TO RECEIPT CARD COMPANY

FIG 4

RECEIPT CARD ACCOUNT HOLDER SELECTS ARTICLES FOR PURCHASE

PAYER STARTS TRANSACTION PROCESSING

PAYER ENTERS ARTICLE IDENTIFICATION, PRICE AND QUANTITY

PAYER CALCULATES TRANSACTION TOTAL

RECEIPT CARD ACCOUNT HOLDER PROVIDES PAYMENT FOR TRANSACTION

PAYER RECORDS TRANSACTION PAYMENT METHOD

RECEIPT CARD ACCOUNT HOLDER PROVIDES RECEIPT CARD ACCOUNT NUMBER TO PAYER

PAYER RECORDS UNIQUE TRANSACTION DETAILS WITH RECEIPT CARD ACCOUNT NUMBER

PAYER ESTABLISHES COMMUNICATIONS LINK WITH RECEIPT CARD COMPANY

PAYER TRANSMITS RECEIPT CARD ACCOUNT IDENTIFICATION, TRANSACTION IDENTIFICATION AND TRANSACTION DETAILS TO RECEIPT CARD COMPANY

FIG 5